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results are also combined so as to form the general experience. The numbers in the two latter classes are too small to afford reliable data, but so far as they go the figures derived from them support the previous conclusions as to the greater vitality of the clerical lives. Whenever a fresh investigation shall be made into the mortality of assured lives generally, there will be a much larger basis from which to ascertain the value of female assured life than when the Hf. tables were published by the Institute of Actuaries, as, owing to the married women's property act and the great increase in the number of occupations for women, the proportion of female assurants is, we believe, considerably greater now in all offices than it was twenty or twenty-five years ago.

Mr. Wyatt has also given a table of the experience as to "unhealthy lives,"—i. e., those on which an extra premium was charged on account of some defect in personal health or family history. The numbers observed upon were 355, and the deaths 71, against 61, the number expected according to the general experience. The "rating-up" appears to be justified by the result, but here again the numbers are scarcely large enough for practical conclusions to be drawn.

Dr. Stone's analysis of the causes of death amongst the assured is interesting. . . . It is somewhat startling to find so many deaths from violence among a body of men living such peaceful lives as the clergy enjoy, twenty-nine having met their death by accident, ten by drowning, two murdered, and no fewer than seventeen by suicide. The latter appears a very heavy record; the others may, perhaps, be partly accounted for by the supposition that the society numbers many missionaries, naval chaplains, etc., on its books. As a set-off to this chapter of horrors it may be noted that "a very large percentage of the assured have hitherto died from what is approximately a natural sequence of old age."—*Insurance Post, Eng., March 21*.

FIRE STATISTICS.

At the twenty-fifth annual **meeting** of the National Board of Underwriters, held in **New York, May, 1891**, the following report of the Committee on Statistics was **adopted**:—

We see no reason why all the **patrol** organizations which the

underwriters support should not be instructed to adopt a uniform blank approved by this association, and we believe that if the information desired is confined within reasonable limits, it would be possible to induce the different fire departments to give the same details in their reports. If necessary for the fire departments to obtain authority from the legislature to ascertain the details herein mentioned, it would, we think, be readily granted on its importance being properly shown; but we believe the desired information could be had without extra legislation with the aid of the insurance companies alone, by their insisting that the values as well as the loss shall always be declared in the proofs. The cases where that information could not be reliably ascertained would be remarkably few. In all cases of suspicious losses, the fire marshal of New York already has full authority to demand such information, and in the few cases where there is no insurance on the property at all there would be so little object in withholding the information from the fire department, as to the value of the property exposed and the amount lost, that with a little persistence it could be readily ascertained.

Your committee therefore recommend the preparation of a blank which shall indicate the information to be sought from every protective organization, and also suggest the importance of soliciting the co-operation of as many fire departments as it is possible to interest in this subject.

To the members of this association and companies outside of it we would earnestly recommend, both for the assistance it would be to the object here sought, and for its own intrinsic value, the addition of a column in every loss book, showing parallel with the percentage of insurance loss the percentage of actual loss to the property involved.

The practical failure of our efforts to obtain statistics regarding a few classified hazards was reported in 1888 (and confirmed in 1889), and our efforts in that direction have therefore not been renewed this year.